

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Nicholas Fitzgerald, Esq./NF6129  
Fitzgerald & Associates, Attorneys At Law  
649 Newark Avenue  
Jersey City, NJ 07306  
(201) 533-1100  
Email: NickFitz.Law@gmail.com

In Re:

Emanuel H Neto  
and  
Catherine Padinha-Neto

Case No.: 19-11380

Chapter: 13

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: PAPALIA

**CERTIFICATION OF SERVICE**

1. I, Nadia Loftin :

☐ represent \_\_\_\_\_ in this matter.

☒ am the secretary/paralegal for Nicholas Fitzgerald, Esq., who represents  
Emanuel Neto & Catherine Neto in this matter.

☐ am the \_\_\_\_\_ in this case and am representing myself.

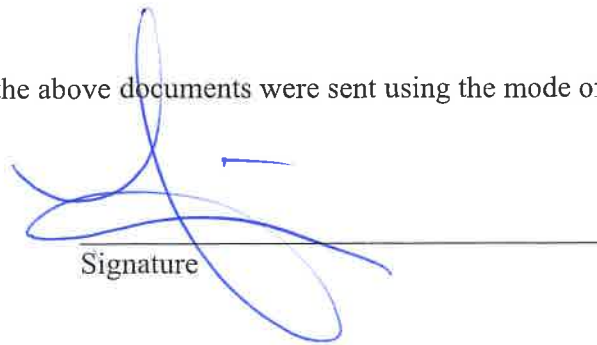
2. On December 09, 2024, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Order Re-Opening the Debtors' Chapter 13 Case

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: December 09, 2024

Signature



Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Emanuel H. Neto Catherine V. Padinha-Neto 367 Nottingham Way Union, NJ 07083	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Ally Financial c/o AIS Portfolio Services, LLC Payment Processing Center P.O. Box 660618 Dallas, TX 75230	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
U S Department of Education/MOHELA 633 Spirit Drive Chesterfield, MO 63005	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Bureaus Investment Group Portfolio No 15 LLC PO Box 788 Kirkland, WA 98083-0788	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
1St Financial Bank Usa Jefferson Capital Systems LLC Assignee Po Box 7999 Saint Cloud Mn 56302	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Ally Financial PO Box 130424 Roseville MN 55113-0004	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
See Attached Creditors List	Creditors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

NICHOLAS FITZGERALD  
\*Admitted in NY and NJ

**FITZGERALD & ASSOCIATES, P.C.**  
ATTORNEYS AT LAW  
649 NEWARK AVENUE  
JERSEY CITY, NJ 07306

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521 FIFTH AVENUE, SUITE 3010  
NEW YORK, NY 10175  
1800 828 7763

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**Telephone (201) 533-1100**

**Email: NickFitz.Law@gmail.com**

**19-11380-VFP Emanuel H. Neto and Catherine V. Padinha-Neto**

## **Creditors**

**1St Financial Bank Usa**

Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-

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Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-

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Saint Cloud Mn 56302-

**1St Financial Bank Usa**

Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-

**1st Financial Bank USA**

Attn: Bankruptcy  
Po Box 1200  
North Sioux City, SD 57049

**Ally Financial**

Attn: Bankruptcy Dept  
Po Box 380901  
Bloomington, MN 55438

**Ally Financial**

AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118

**Ally Financial**  
PO Box 130424  
Roseville MN 55113-0004

**Apothaker Scian PC**  
520 Fellowship Road Ste C306  
PO Box 5496  
Mount Laurel, NJ 08054

**Ashley Funding Services, LLC**  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

**AT& T Mobility**  
Po Box 6463  
Carol Stream, IL 60197

**AT& T Mobility**  
Po Box 537104  
Dillard, GA 30537-1040

**AT&T Mobility II LLC**  
%AT&T SERVICES INC.  
KAREN A. CAVAGNARO LEAD PARALEGAL  
ONE AT&T WAY, SUITE 3A104  
BEDMINSTER, NJ. 07921

**Bank Of America**  
4909 Savarese Circle  
F11-908-01-50  
Tampa, FL 33634

**Bca Financial Services**  
18001 Old Cutler Road  
Suite 462  
Miami, FL 33157

**Berkely College**  
430 Rahway Ave  
Woodbridge, NJ 07095

**Bureaus Investment Group Portfolio No 15 LLC**  
PO Box 788  
Kirkland, WA 98083-0788

**Capital One**

Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

**Capital One Bank (USA), N.A.**

4515 N Santa Fe Ave  
Oklahoma City, OK 73118

**Capital One Bank USA NA**

PO Box 6492  
Carol Stream, IL 60197-6494

**Capital One Bank USA NA**

4851 Cox Road  
Glen Allen, VA 23060

**Cavalry Portfolio Services**

Attn: Bankruptcy Department  
500 Summit Lake Ste 400  
Valhalla, NY 10595

**Cavalry SPV I, LLC**

500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595

**Chase Card Services**

Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850

**Citibank**

Citicorp Cr Srvs/Centralized Bankruptcy  
Po Box 790040  
St Louis, MO 63129

**Citibank**

Centralized Bk/Citicorp Credit Srvs  
Po Box 790040  
St Louis, MO 63179

**Citibank**

Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179



**Citibank, N.A.**

Citibank, N.A.  
701 East 60th Street North  
Sioux Falls, SD 57117

**Citibank/The Home Depot**

Attn: Recovery/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179

**Comenity Bank**

Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

**Department of Treasury**

Internal Revenue Service  
P O Box 7346  
Philadelphia, PA 19101

**Department Stores National Bank**

c/o Quantum3 Group LLC  
PO Box 657  
Kirkland, WA 98083-0657

**EZ Pass**

Po Box 52003  
Newark, NJ 07101-8203

**EZ Pass**

375 McCarter Highway  
Newark, NJ 07114

**HSBC**

PO Box 2013  
Buffalo, NY 14240

**Hsbc Bank Nevada N.A.**

7575 Norman Rockwell Lane, Ste 110  
Las Vegas, NV 89143

**Lab Corp Of America Holdings**

Po Box 2240  
Burlington, NC 27216

**LVNV Funding LLC**

c/o Resurgent Capital Services  
PO BOX 10587  
Greenville, SC 29603-0587

**LVNV Funding LLC**  
c/o Resurgent Capital Services  
PO BOX 10587  
Greenville, SC 29603-0587  
LVNV Funding LLC  
c/o Resurgent Capital Services

**Midland Funding**  
2365 Northside Dr Ste 300  
San Diego, CA 92108

**MIDLAND FUNDING LLC**  
PO Box 2011  
Warren, MI 48090

**MOHELA**  
Attn: Ascendium Education Solutions  
PO Box 8961  
Madison, WI 53708

**MOHELA/Debt of Ed**  
Attn: Bankruptcy  
633 Spirit Dr  
Chesterfield, MO 63005

**NCSPlus Incorporated**  
117 East 24th Street  
5th Floor  
New York, NY 10010

**Portfolio Recovery**  
Po Box 41021  
Norfolk, VA 23541

**Portfolio Recovery Associates, LLC**  
C/Ocapital One Bank (usa), N.a.  
POB 41067  
Norfolk VA 23541

**Portfolio Recovery Associates, LLC**  
c/o Amazon.com  
POB 41067  
Norfolk VA 23541

**Portfolio Recovery Associates, LLC**  
C/O capital One Bank (usa), N.a.  
POB 41067  
Norfolk VA 23541

**Portfolio Recovery Associates, LLC**  
C/O capital One Bank (usa), N.a.  
POB 41067  
Norfolk VA 23541

**Portfolio Recovery Associates, LLC**  
c/o The Home Depot Consumer  
POB 41067  
Norfolk VA 23541

**Specialized Loan Servicing LLC**  
6200 S. Quebec Street  
Greenwood Village, CO 80111

**Specialized Loan Servicing LLC**  
6200 S. Quebec Street  
Greenwood Village, CO 80111

**Synchrony Bank**  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

**Synchrony Bank**  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541

**SYNCHRONY BANK**  
c/o Weinstein & Riley, PS  
2001 Western Ave., Ste 400  
Seattle, WA 98121

**Synchrony Bank**  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541

**Synchrony Bank/American Eagle**  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

**Synchrony Bank/Care Credit**  
Attn: Bankruptcy Dept  
Po Box 965061  
Orlando, FL 32896

**The Bureaus Inc**

Attn: Bankruptcy  
650 Dundee Rd, Ste 370  
Northbrook, IL 60062

**U S Department of Education/MOHELA**

633 Spirit Drive  
Chesterfield, MO 63005

**Verizon**

by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118

**Visa Dept Store National Bank/Macy's**

Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040

**Walt Disney World Co**

114 5th Ave #13  
New York, NY 10011

**Wells Fargo Bank, N.A.**

Default Document Processing  
MAC# N9286-01Y, 1000 Blue Gentian Road  
Eagan, MN 55121-7700

**Wells Fargo Home Mortgage**

Attn: Bankruptcy  
Po Box 10335  
Des Moines, IA 50306

**Westlake Financial Services**

4751 Wilshire Blvd, Suite 100  
Los Angeles, CA 90010

**Westlake Financial Services**

Customer Care  
Po Box 76809  
Los Angeles, CA 90054

